



# STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

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## FAQs for the Licensing of Rhode Island Claim Adjusters

The following is a list of frequently asked questions that should assist applicants with the licensing process of Rhode Island Claim Adjusters:

**1. *If the applicant resides in a reciprocal state, is he/she required to take and pass the Rhode Island Claim Adjuster exam?***

If the applicant is a resident of a reciprocal state AND is currently licensed in that reciprocal state, the applicant is not required to take the Rhode Island Claims Adjuster exam.

If the applicant is not licensed and is not a resident of one (1) of the reciprocal States listed, the applicant is required to take and pass the Rhode Island Claims Adjuster exam.

Click here for a list of the reciprocal states:

[http://www.dbr.state.ri.us/pdf\\_forms/insur/Rhode%20Island%20reciprocal%20states.pdf](http://www.dbr.state.ri.us/pdf_forms/insur/Rhode%20Island%20reciprocal%20states.pdf)

**2. *How should the applicant obtain exam information?***

Applicants should call Promissor (test administrator) 1-800-274-3739 or visit their website at [www.promissor.com](http://www.promissor.com). The Rhode Island Insurance Division does not provide study materials. Applicants are advised to review the Promissor exam content outline, review the Regulations and applicable RI Gen. Laws, please visit the Department website [www.dbr.state.ri.us](http://www.dbr.state.ri.us).

Promissor administers three (3) Claim Adjuster exams:

1. Personal
2. Commercial without Workers' Compensation
3. Workers' Compensation

The Rhode Island Insurance Division will not instruct and/or advise the applicant as to which exam he/she is required to take and pass.

**3. *What is the validity of the Rhode Island Claims Adjuster exam results?***

Exam results are valid for 1 (one) year from the date passed.

**4. *Should the additional requirements be submitted at time of the application?***

Yes, applicants are required to submit all of the required documents at the time of the application. Applicants may visit the Department website and review the application and licensing instructions.

***Note: Currently, fingerprint cards are required for NY applicants (must be a resident) only.***

**5. *The Claims Adjuster application requires three (3) signatures; does the Insurance Division require that the application be signed by RI residents?***

No, the RI Insurance Division does not require that the three (3) signatures be obtained by RI residents. The Insurance Division will accept signatures from Non-residents that are affiliated with the Insurance Industry.

**6. *What is the correct fee for a RI Claim Adjuster and does the Department require separate checks?***

The application fee is \$50.00 and the license fee is \$100. Separate checks are required for each application submitted.

Checks are made payable to: General Treasurer, State of Rhode Island.

**7. *How does a Claim Adjuster add a line of authority to the active license and what is the correct fee?***

Claim Adjusters are required to amend his/her/its license to reflect additional line(s) of authority. Individuals and Business Entities are required to complete a Uniform Application (check the amendment box), complete all of the necessary requirements and pay the amendment fee of \$50.00.

Click here to download the Application: [http://www.dbr.state.ri.us/insur\\_adjuster.html](http://www.dbr.state.ri.us/insur_adjuster.html)

**8. *The Claim Adjuster applicant is a Veteran of War, is the applicant required to pay an application fee and license fee?***

The Veteran of War is exempt from paying the license fee, but is required to pay a fifty (\$50) dollar application fee. The DD-214 form is required for all Veterans of War and a copy must be attached to the Claims Adjuster application.

**9. *How do applicants obtain Criminal Background Information from his/her resident state?***

The “original” certified statewide criminal history background report should be obtained from the home state. For questions relating to the home state’s criminal background information, applicants should contact the Office of the Attorney General or the State Police in their resident. The background report must be handled by a state agency and must be the original certified copy.

**Note:** If the nonresident state does not issue certified background reports, the applicant should contact ChoicePoint (1-877-547-2518) or General Information Services, Inc (1-888-333-5696). The background information that is reported by ChoicePoint or General Information Services, Inc. has been approved by the Rhode Island Insurance Division. For more information, please visit their website [www.choicepoint.com](http://www.choicepoint.com) or [www.geninfo.com](http://www.geninfo.com).

**10. *If an applicant resides in a reciprocal state is a background check required?***

No, background checks are not required for those individuals that reside in a reciprocal state.

Click here for a list of those states that are reciprocal with RI:

[http://www.dbr.state.ri.us/pdf\\_forms/insur/Rhode%20Island%20reciprocal%20states.pdf](http://www.dbr.state.ri.us/pdf_forms/insur/Rhode%20Island%20reciprocal%20states.pdf)

**11. *Is fingerprinting a requirement for a Claims Adjuster license?***

Currently, fingerprint cards are required for the licensing of Claim Adjusters that reside in the State of New York only. For purposes of licensing in RI, fingerprint cards are not required for any other state at this time. New York residents should obtain a fingerprint card from the Rhode Island Insurance Division. Once the fingerprint card is completed, the card and fee(s) should be mailed directly to the New York Division of Criminal Justice Services (DCJS). It should be

noted that the State of New York is responsible for the submission of the cards and background information and will be mailed directly to the Rhode Island Insurance Division

**12. *What is a CORI Request form?***

The CORI Request form is the authorized form that is used by the State of Massachusetts. The CORI form is used for obtaining criminal background information for those applicants that resident in Massachusetts. The CORI form is used for residents of Massachusetts only and is required for those applicants that are applying for a RI Claims Adjuster license.

**13. *What is a RI Waiver Form?***

All RI residents are required to complete a Waiver Form. The Waiver Form authorizes the RI Insurance Division to obtain background information for RI residents. The Waiver Form is required for all Rhode Island residents applying for a Claims Adjuster license.

**Click here to download for the Department website:**

[http://www.dbr.state.ri.us/pdf\\_forms/insur/InsuranceWaiverForm.pdf](http://www.dbr.state.ri.us/pdf_forms/insur/InsuranceWaiverForm.pdf)

For a quicker application process turnaround, Rhode Island resident applicants are strongly encouraged to contact the *Office of the Rhode Island Attorney General* (BCI Unit) and obtain his/her Criminal Background Information Report. If you wish to obtain, applicants should do the following:

1. Dial 401-274-4400
2. Choose English (#1) or Spanish (#2)
3. Select Option #3 (BCI Unit)
4. Select Option #1 (Criminal Record Checks)

**RI Attorney General Contact Information:**

150 South Main Street  
Providence, RI 02903

For directions to their office, please click here:

<http://www.riag.state.ri.us/directions.php>

Once the report has been obtained, applicants should attach with his/her Claims Adjuster application.

**14. *Is a Letter of Certification Required?***

No, a Letter of Certification is not required.

**15. *What is a Letter of Certification or Letter of Good Standing?***

A “Letter of Certification” and a “Letter of Good Standing” is a certified letter that is issued by the licensee’s home state and is proof that he/she is currently licensed and in compliance with all of the home state requirements.

A Letter of Certification is not required for nonresidents that are applying for a RI Claims Adjuster license. The RI Insurance Division will verify the State Producer Licensing Database (SPLD) or the individual/business entity may submit a copy of the Producer Database (PDB) verification.

**16. *What is a Letter of Clearance?***

A Letter of Clearance is a certified letter that indicates that he/she has cancelled their home state license. A Letter of Clearance is required for all nonresident Claim Adjusters that are moving to RI that were previously licensed in that state. If the applicant is moving from RI to another state

and he/she is required to obtain a Letter of Clearance from RI, applicants may request such and pay a fifteen (\$15) dollar fee (per letter).

To obtain a Letter of Clearance Request Form, please click here:

[http://www.dbr.state.ri.us/pdf\\_forms/insur/Request%20for%20Letter%20of%20Clearance.pdf](http://www.dbr.state.ri.us/pdf_forms/insur/Request%20for%20Letter%20of%20Clearance.pdf)

***17. I am applying for a Claims Adjuster license in another state and I am required to attach a Letter of Certification or a Letter of Good Standing, how do I request?***

The Rhode Island Insurance Division issues Letters of Certification and Good Standing for Adjusters that are currently licensed and in good standing in RI. In order to obtain a Letter of Certification or a Letter of Good Standing, licensees are required to have taken and passed the Rhode Island Claims Adjuster exam.

Please click here to obtain a Letter of Certification Request Forms:

[http://www.dbr.state.ri.us/pdf\\_forms/insur/Request%20for%20Letter%20of%20Certification.pdf](http://www.dbr.state.ri.us/pdf_forms/insur/Request%20for%20Letter%20of%20Certification.pdf)

***18. How should a licensee change his/her resident address, business address and/or legal name on the Claims Adjuster license?***

To update the address information, licensees are required to fax (401-222-5475) or mail changes to the Rhode Island Insurance Division. For name changes applicants are required to include a copy of the legal name change documentation.

Click here for the Address Form:

[http://www.dbr.state.ri.us/pdf\\_forms/insur/LicenseeChangeofAddressForm.pdf](http://www.dbr.state.ri.us/pdf_forms/insur/LicenseeChangeofAddressForm.pdf)

***19. How is a duplicate license obtained and what is correct fee?***

Claim Adjuster licensees are required to submit his/her request in writing and a check in the amount of twenty-five (\$25) dollars is required. The duplicate license request should be mailed to the RI Insurance Division, Licensing Section.

Checks are made payable to: General Treasurer, State of Rhode Island.

***20. What is the Insurance Division's policy regarding the addition of a "DBA" (Doing Business As or Assumed) Name to an active license or for those applicants that are applying for the first time?***

A Claim Adjuster doing business under any name other than the Adjuster's legal name is required to notify the Insurance Commissioner prior to using the assumed name. The addition of a DBA or Assumed Name must be in writing to the Insurance Division. The DBA or Assumed Name will appear on the website and will print on his/her individual Claim Adjuster license. Although not required, if the Adjuster wishes to obtain a hard copy of the license with the new DBA, the licensee shall submit a check in the amount of twenty-five (\$25.00) dollars with the written request.

***21. How should a license be cancelled?***

Licensees that wish to cancel his/her license are required to return the original license along with a letter advising the Rhode Island Insurance Division that it is should be cancelled. If the Adjuster is no longer in possession of the original license, the licensee should inform the Division of that fact in writing along with the request for cancellation.

***22. The Claims Adjuster license has not been renewed on time, what steps should be taken to reinstate the license?***

Once the license has expired the licensee has 1 (one) year to reinstate the Claims Adjuster license.

- If the Reinstatement is received within the thirty (30) day grace period of the expiration date, the individual is required to complete an Application for License

Reinstatement (Individual or Business Entity) and pay a two-year Renewal Fee of \$100.

- If the Reinstatement is received over the thirty (30) day grace period of the expiration date, the individual is required to complete the Application for License Reinstatement (Individual or Business Entity), pay the two-year renewal fee of \$100 **AND** pay the additional \$50 Reinstatement Fee.

*\* The Reinstatement fee is in addition to the two-year renewal fee.*

To obtain the required forms and instructions, please click here:

[http://www.dbr.state.ri.us/insur\\_adjuster.html](http://www.dbr.state.ri.us/insur_adjuster.html)

**23. If a license is not reinstated within one (1) year, is a new exam required?**

Yes, a new exam is required for those individuals that do not reinstate his/her license within one-year (1). If the individual resides in a reciprocal state, his/she must reapply but is not required to take and pass the exam.

**24. Does the licensed claim adjuster receive a new license each time it is renewed?**

No, Claim Adjuster licenses are perpetual and are not reissued upon renewal. To check the status of the license or to verify the expiration date and effective date, licensees should visit the Department website.

Check here: <https://sbs-ri-public.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

**25. The Claims Adjuster renewal notice was never received, is it required that the licensee renew his/her/its license?**

Yes, Claims Adjuster renewal notices are mailed at least sixty (60) days prior to the expiration date. If the renewal notice is not received, the licensee is responsible for the renewal of his/her license.

**26. How should the applicant check the status or expiration date of his/her/its license?**

To check the status of a license or to verify the expiration date, applicants should visit the Department website at [www.dbr.state.ri.us](http://www.dbr.state.ri.us).

Follow the instructions and enter only the information that is needed for the search criteria. If the applicant is licensed, the search page information will display the licensee's information. If the information does not appear on the website, the applicant is **NOT** authorized to adjust claims and the application has **NOT** been processed and/or approved by the RI Insurance Division. Claims Adjuster licenses are issued for two (2) years and expire on August 31, 2007, regardless of when the license is issued.

**27. Is the e-licensing service available for Claims Adjusters?**

Yes, applicants are encouraged to apply online and current licensees have the ability to renew/reinstate his/her/its license. For **NONRESIDENT** applications, you may visit the National Insurance Producer Registry (NIPR) website at [www.licenseregistry.com](http://www.licenseregistry.com)

**(Note: Applicants must click on "Producer" to access the electronic licensing options.)**

**\*RESIDENTS that wish to apply for a first time license should click here:**

<https://sbs-ri-public.naic.org/Lion-Web/jsp/ext/login/UserVerification.jsp>

If you are a resident applying electronically for a first time Claims Adjuster license and you have already successfully passed the state licensing exam, you should be aware that the passed exam results are automatically submitted to the online licensing system. Resident online applicants also

have the option of attaching scanned documents to the electronic application (i.e. the RI Waiver Form, written letters of explanation and/or supporting Court documentation). Paper applications must have the passed exam results, RI Waiver Form, background information, written letters of explanation and/or any other supporting Court documents attached to the application.

**RESIDENTS and NON RESIDENTS** that wish to renew/reinstate their license should click here:

[https://sbs-ri-public.naic.org/Lion-Web/jsp/login/login\\_main.jsp](https://sbs-ri-public.naic.org/Lion-Web/jsp/login/login_main.jsp)

For questions relating to the NIPR website and online licensing process, applicants should call the NAIC helpdesk at 816-783-8500.

**Note:** If the new applicant is a resident in a non-reciprocal state, and he/she is applying online and has successfully passed the RI state licensing exam, you should be aware that the passed exam results are automatically submitted to the online licensing system. However, applicants are required to submit the background information under a separate cover and should be forwarded to the Rhode Island Insurance Division. Please be sure to include the online transaction date, applicant's name and address information on the cover letter.